accepting user input associated with the payment transaction authorization and

accepting near-real-time entry of credit card information.

entry of financial data comprises:

(Previously Presented) The method of Claim 9, wherein said

accepting user input associated with the payment transaction

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authorization and entry of financial data.

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5. (Previously Presented) The method of Claim 1, wherein said receiving, from the first user, the payment transaction authorization associated with input responsive to the managed message comprises:

receiving voice input.

 (Previously Presented) The method of Claim 1, wherein said receiving, from the first user, the payment transaction authorization associated with input responsive to the managed message comprises:

receiving a signal essociated with input authorizing an automatic check handling transaction.

 (Previously Presented) The method of Claim 1, wherein said receiving, from the first user, the payment transaction authorization associated with input responsive to the managed message comprises:

receiving a signal associated with input authorizing a debit card transaction.

 (Previously Presented) The method of Claim 1, wherein said receiving, from the first user, the payment transaction authorization associated with input responsive to the managed message comprises:

receiving a signal associated with input authorizing an automatic check handling transaction.

9. (Praviously Presented) The method of Claim 1, wherein said receiving, from the first user, the payment transaction authorization associated with input responsive to the managed message comprises:

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12. (Previously Presanted) The method of Claim 9, wherein said accepting user input associated with the payment transaction authorization and entry of financial data comprises:

 (Previously Presented) The method of Claim 9, wherein said accepting user input associated with the payment transaction authorization and

accepting near-real-time entry of debit card information

entry of financial data comprises:

accepting near-real-time entry of automatic check handling information

13. (Previously Presented) The method of Claim 9, wherein said accepting user input associated with the payment transaction authorization and entry of financial data comprises:

accepting user input representative of a profile containing pre-stored nancial data.

14. (Previously Presented) The method of Claim 13, wherein said eccepting user input representative of a profile containing pre-stored financial data comprises:

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accepting user Input representative of a profile containing pre-stored credit card Information. (Previously Presented) The method of Claim 13, wherein said eccepting user input representative of a profile containing pre-stored financial data comprises:

accepting user input representative of a profile containing pre-stored debit card information. (Previously Presented) The method of Claim 13, wherein said accepting user input representative of a profile containing pre-stored financial data comprises: <u>6</u>

accepting user input representative of a profile contahing pre-stored automatic check handing information. (Previously Presented) The method of Claim 1, wherein said receiving, from the first user, the payment transaction authorization associated with input responsive to the managed message comprises: 4

accepting input from the first device in response to a presentation of a message through the first device. (Previously Presented) The method of Claim 17, wherein said accepting input from the first device in response to a presentation of a message through the first device comprises: ₽.

presentation-device group including a visual presentation device and an audio presenting the message through a presentation device selected from a presentation device.

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(Previously Presented) The method of Claim 17, wherein said accepting input from the first device in response to a presentation of a message through the first device comprises:

presenting a price through the first device.

(Previously Presented) The method of Claim 19, wherein said presenting a price through the first device comprises:

presenting the price in conjunction with at least one message-structure

(Previously Presented) The method of Cialm 20, wherein said presenting the price in conjunction with at least one message-structure Item comprises at least one of:

one meeting date which can include either or both a day and a time, at least one descriptor wherein the event descriptor can include a party, a breakfast, a lunch, message body, at least one yea-no-type answer question, at least one numericquestion, at least one multiple-choice-response-type answer question, at least presenting the price in conjunction with a subject, a response option, a a dirmer, a movie, a game, a concert, or a miscellaneous occurrence, at least response-type answer question, at least one verbal-response-type answer meeting location, at least one meeting RSVP request, at least one event one event location, and at least one event RSVP request.

receiving, from the first user, the payment transaction authorization associated (Previously Presented) The method of Claim 1, wherein said with input responsive to the managed message comprises:

through the first device having a browser selected from the browser group that accepting input associated with the payment transaction authorization Includes a Wireless Martup Language (WML) capable browser, a Compact

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Hypertext Markup Language (CHTML) capable browser, a Pocket Internet Explorer Hypertext Markup Language (IE HTML) capable browser, a Palm Cuery Application capable browser, and/or a voice extensible Markup Language (XML) capable browser.

(Previously Presented) A system comprising:

means for transmitting to a first device associated with a first user a managed message and for transmitting the managed message to a second device associated with a second user, the managed message enabling a payment transaction from each of the first user and the second user,

means for receiving from the first user a payment transaction authorization associated with input responsive to the managed message, the payment transaction authorization from the first user being independent of a payment transaction authorization from the second user, and

means for receiving an affirmative response in reply to the managed message from the first user in response to a successful payment associated with the payment transaction authorization, the affirmative response from the first user being independent of a response from the second user.

24. (Pravlously Presented) The system of Claim 23, wherein said means for receiving the payment transaction authorization associated with input responsive to the managed message comprises:

means for accepting alphammeric input from the first device

25. (Previously Presented) The system of Claim 23, wherein said means for receiving the payment transaction authorization associated with input responsive to the managed message comprises:

means for accepting voice input from the first device.

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- 26. (Cancelled)
- 27. (Previously Presented) The system of Claim 23, wherein said means for receiving the payment bansaction authorization associated with input responsive to the managed message comprises:

means for mosiving voice input.

28. (Previously Presented) The system of Claim 23, wherein said means for receiving the payment transaction authorization associated with input responsive to the managed message comprises: means for receiving a signal associated with input authorizing a credit card transaction.

29. (Previously Presented) The system of Claim 23, wherein said means for receiving the payment transaction authorization associated with input responsive to the managed message comprises: means for receiving a signal associated with input authorizing a debit card transaction.

30. (Previously Presented) The system of Cialm 23, wherein said means for receiving the payment transaction authorization associated with input responsive to the managed message comprises:

means for receiving a signal associated with input authorizing an automatic check handling transaction.

31. (Previously Presented) The system of Cialm 23, wherein said means for receiving the payment transaction authorization associated with input responsive to the managed message comprises:

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means for accepting user input associated with the payment transaction authorization and entry of financial data.

32. (Previously Presented) The system of Claim 31, wherein said means for accepting user input associated with the payment transaction suthorization and entry of financial data comprises:

means for accepting near-real-time entry of credit card information.

33. (Previously Presented) The system of Claim 31, wherein said means for accepting user input associated with the payment transaction authorization and entry of financial data comprises:

means for accepting near-real time entry of debit card information.

34. (Previously Presented) The system of Claim 31, wherein said means for accepting user input associated with the payment transaction authorization and entry of financial data compilees:

means for socepting near-real-time entry of automatic check handling hiformation.

35. (Previously Presented) The system of Claim 31, wherein said means for accepting user input associated with the payment transaction authorization and entry of financial data comprises:

means for accepting user input representative of a profite containing prestored financial data. 36. (Previously Presented) The system of Claim 35, wherein said means for accepting user input representative of a profile containing pre-stored financial data comprises:

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means for accepting user Input representative of a profile containing prestared credit card Information.

37. (Praviously Presented) The system of Claim 35, wherein said means for accepting user input representative of a profile containing pre-stored financial data comprises:

means for accepting user input representative of a profile containing prestored debt card information.

38. (Previously Presented) The system of Claim 35, wherein said means for accepting user input representative of a profile containing pre-stored financial data comprises:

means for accepting user input representative of a profile containing prestored automatic check handling information.

39. (Previously Presented) The system of Claim 23, wherein said means for receiving the payment transaction authorization associated with input responsive to the managed message comprises:

means for accepting input from the first device in response to a presentation of a message through the first device.

40. (Previously Presented The system of Claim 39, wherein the means for accepting input from the first device in response to a presentation of a message through the first device comprises:

means for presenting the message through a presentation device selected from a presentation-device group including a visual presentation device and an audio presentation device.

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for accepting input from the first device in response to a presentation of a (Previously Presented) The system of Claim 39, wherein the means message through the first device comprises: 41.

means for presenting a price through the first device

(Previously Presented) The system of Claim 41, wherein said means for presenting a price through the first device comprises: 42.

means for presenting the price in conjunction with at least one messagestructure item.

(Previously Presented) The system of Claim 42, wherein said means for presenting the price in conjunction with at least one message-structure tem comprises at least one of: **4** 

least one meeting date which can include either or both a day and a time, at least answer question, at least one multiple-choice-response-type answer question, at descriptor wherein the event descriptor can include a party, a breakfast, a lunch, option, a massage body, at least one yes-no-type answer question, at least one means for presenting the price in conjunction with a subject, a response one meeting location, at least one meeting RSVP request, at least one event a dinner, a movia, a gama, a concart, or a miscellaneous occurrance, at least numeric-response-type answer question, at least one verbal-response-type one event location, and at least one event RSVP request. (Previously Presented) The system of Claim 23, wherein said means for receiving the payment transaction authorization associated with input responsive to the managed message comprises: **4**.

authorization through the first device having a browser selected from the browser group that Includes a Wireless Markup Language (WML) capable browser, a means for accepting input associated with the payment transaction

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Internel Explorer Hypertext Markup Language (IE HTML) capable browser, a Compact Hypertext Markup Language (CHTML) capable browser, a Pocket Palm Query Application capable browser, and a voice eXtensible Markup Language (XML) capable browser.

(Previously Presented) A system comprising: 45

the managed message enabling a payment transaction from each of the first user diratify having at least one discrete electrical circuit, electrical circuitry having at computing device configured by a computer program, electrical circuitry forming circuitry configured for transmitting to a first device associated with a first managed message to a second device associated with a second user, whereir a memory device, and/or electrical circultry forming a communications device, user a managed message the droutity further configured for transmitting the least one integrated circuit, electrical circuitry having at least one application said circuitry is selected from an electrical circuitry group including electrical specific integrated circuit, electrical circuitry forming a general purpose and the second user;

of a payment transaction authorization from the second user, and said circuitry is wherein the payment bansaction authorization from the first user is independent Integrated circuit, electrical circuitry forming a general purpose computing device circultry configured for receiving from the first user a payment transaction configured by a computer program, electrical circuitry forming a memory device, selected from an electrical-circultry group including electrical circuitry having at integrated circuit, efectrical circuitry having et least one application specific authorization associated with input responsive to the managed message. least one discrete electrical circuit, electrical circuity having at least one and/or electrical direaltry forming a communications device; and

response from the first user is independent of a response from the second user, associated with the payment transaction authorization, wherein the affirmative circuitry configured for receiving an affirmative response in repty to the managed message from the first user in response to a successful payment

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and said choultry is selected from an electrical-circultry group including electrical circuitry having at circuitry having at least one discrete electrical circuit, electrical circuitry having at least one britisated circuit, electrical circuitry having at least one application specific integrated circuit, electrical circuitry forming a general purpose computing device configured by a computer program, electrical circuitry forming a memory device, and/or electrical circuitry forming a communications device.

46. (Praviously Presented) A system comprising: circuity configured for transmitting a managed message to a first device associated with a first user; choulty configured for transmitting the managed message to a second communications device associated with a second user, the managed message enabling a payment transaction from each of the first user and the second user.

circuity configured for authorizing the payment barsaction in response to payment transaction authorization from the first user wherein the payment transaction authorization from the first user is independent of a payment transaction authorization from the second user, and

circuity comfigured for receiving an affirmative response in reply to the managed measage from the first user in response to the payment transaction authorization in response to the authorization being successful, wherein the affirmative response from the first user is independent of a response from the second user.

47. (Cancelled)

48. (Previously Presented) The system of Claim 46, wherein said choultry configured for authorizing the payment transaction in response to an authorization from the first user associated with the managed message comprises:

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circuitry configured for receiving a signal associated with a voice input to the first device.

49. (Previously Presented) The system of Claim 46, wherein said circuitry configured for authorizing the payment transaction in response to an authorization from the first user associated with the managed message comprises:

circulity configured for receiving a signal associated with a credit card transaction.

50. (Previously Presented) The system of Claim 46, wherein said circuitry configured for authorizing the payment transaction in response to an authorization from the first user associated with the managed message computes:

circuity configured for receiving a signal associated with a debit card saction.

51. (Previously Presented) The system of Claim 46, wherein said choulty configured for authorizing the payment bransaction in response to an authorization from the linst user associated with the managed message comprises:

draultry configured for receiving a signal associated with an automatic check handling transaction.

52. (Previously Presented) The system of Claim 46, wherein said circuitry configured for authorizing the payment transaction in response to an authorization from the first user associated with the managed message comprises:

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